



## LIST OF PARTICIPATING VERMONT BANKS

Revised 2/17/2009

Lender	Contact	Telephone	Incentives	Timeframe
<b>Bennington Bank</b>	Kelley Legacy		Bank will waive 25% of guaranty fee for loans less than \$150,000 and reduce the interest rate by ½ % for the same loans.	Through 12/31/09
<b>Brattleboro Savings and Loan</b>	Ed Kunttu	802-275-3928	Bank will waive 25% of the guaranty fee on loans less than \$150,000 and reduce the interest rate by ½% for the same loans	Through 12/31/09
<b>Chittenden Bank</b>	Corinna Costello	802-223-8558	Bank will reduce the guaranty fee for veteran loans 1% and reduce the rate on loans ≤ \$150,000 by 75 basis points, on loans over that by 50 basis points.	Through 12/31/09
<b>Citizens Bank</b>	Gary Heidel	401-468 - 6127	Bank will pay the SBA Guaranty Fee for Veterans loans ≤ \$100,000 and reduce interest rates for Veteran's loans	Through 12/31/09
<b>Ledyard National Bank</b>	Michelle Leclair	603-790-1775	On eligible Patriot Express SBA loans up to \$150,000, waive 50% of the SBA fee and discount the interest rate by .5% (50 basis points)	12/31/09
<b>Mascoma Savings Bank</b>	Elden Dube	802-291-6321	On eligible Patriot Express loans up to \$150,000, Bank will waive 50% of SBA loan fee and offer interest rate discount of 0.50% from Bank's normal rate.	
<b>Merchants Bank</b>	Dan Werme	802-865-1847	On loans of \$150,000 or less, Bank will waive 25 bps of the SBA guaranty fee and grant a 25 bp interest rate reduction from their posted QLYNX Small Business Loan Rates	
<b>National Bank of Middlebury</b>	Shawn Davis	802-388-0984	Bank will reduce the guaranty fee on loans of \$150,000 or less by 1/2%	Through 12/31/09
<b>Northfield Savings Bank</b>	Al Flory	802-476-2451	Bank will reduce the guarantee fee on loans of \$150,000 or less by .5%	Through 12/31/09
<b>Passumpsic Savings Bank</b>	Roena Whitehill and Bob Bishop	802-751-4213 and 751-4212	Patriot Express loans of \$150,000 or less will have reduced fees by 1/4%. Interest rates at ½% below standard rates for similar loans, and will be provided a free Small Business checking account.	Through 12/31/09
<b>Peoples Trust Co</b>	Tom Gallagher	802- 524-2196 x216	On eligible Patriot Express loans up to \$150,000, bank will waive ½% of the SBA fee and discount the interest rate by 50 basis points.	12/31/09